

Information to identify the case:

Debtor 1	Nancy Roque-Soares	Social Security number or ITIN	xxx-xx-1944
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	17-15243-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nancy Roque-Soares

5/20/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nancy Roque-Soares
Debtor

Case No. 17-15243-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 20, 2022

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2022:

Recip ID	Recipient Name and Address
db	+ Nancy Roque-Soares, 50 Jeffrie Ave, South River, NJ 08882-2239
516707559	+ Discover Bank, PO Box 30416, Salt Lake City, UT 84130-0416
516707560	+ Ditech, PO Box 94710, Palatine, IL 60094-4710
516707561	+ Gary C. Zeitz, LLC, 1101 Laurel Oak Road, Suite 170, Voorhees, NJ 08043-4381
516707563	+ MTAG Cust Alterna Funding 1, LLC, PO Box 54817, New Orleans, LA 70154-4817
516786811	+ MTAG Cust Alterna Funding I LLC, 1101 Laurel Oak Rd., Ste. 170, Voorhees, NJ 08043-4381
516707567	+ Rogerio Soares, 50 Jeffrie Ave., South River, NJ 08882-2239

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 20 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 20 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516707558	+ EDI: BANKAMER.COM	May 21 2022 00:38:00	BANK OF AMERICA, NC4-105-03-14, PO BOX 26012, GREENSBORO, NC 27420-6012
516707562	+ Email/Text: bankruptcydpt@mcmcg.com	May 20 2022 20:42:00	Midland Funding, 8875 Aero Dr., Suite 200, San Diego, CA 92123-2255
516707564	+ Email/PDF: bankruptcy@ncfsi.com	May 20 2022 20:46:43	New Century Financial Services, 110 S. Jefferson Road, Suite 104, Whippany, NJ 07981-1038
516707565	EDI: PRA.COM	May 21 2022 00:38:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd., Norfolk, VA 23502
516707566	Email/Text: signed.order@pfwattorneys.com	May 20 2022 20:41:00	Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054
516707569	Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 20 2022 20:41:00	TOYOTA MOTOR CREDIT CO, PO BOX 8026, CEDAR RAPIDS, IA 52408
516785179	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 20 2022 20:41:00	Toyota Lease Trust, C/O Toyota Motor Credit Corporation, P.O. Box 9013, Addison, Texas 75001-9013
518124651	Email/PDF: bncnotices@becket-lee.com	May 20 2022 20:46:45	Toyota LeaseTrust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516707570	+ EDI: CITICORP.COM	May 21 2022 00:38:00	VISA DEPT STORE NATIONAL BANK, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053

TOTAL: 11

BYPASSED RECIPIENTS

District/off: 0312-3

User: admin

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Date Rcvd: May 20, 2022

Form ID: 3180W

Total Noticed: 18

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516707568	*+	Rogério Soares, 50 Jeffrie Ave., South River, NJ 08882-2239

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Linda S. Fossi	on behalf of Creditor MTAG Cust Alterna Funding I LLC lfossi@zeitlawfirm.com gzeitz@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeitz@zeitlawfirm.com
Russell L. Low	on behalf of Debtor Nancy Roque-Soares ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5